

**Information to identify the case:**

Debtor 1	<b>Marvin Burnett Sr.</b> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-6613</b>
Debtor 2	<b>Deborah Mae Burnett</b> (Spouse, if filing) First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-9218</b> EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>18-11110-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marvin Burnett Sr.  
dba M & D Burnett Tax Service

Deborah Mae Burnett

6/14/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Marvin Burnett, Sr.  
 Deborah Mae Burnett  
 Debtors

Case No. 18-11110-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db/jdb +Marvin Burnett, Sr., Deborah Mae Burnett, 1112 South Main St, Meadville, PA 16335-3130  
 sp +Brian S. Franciskato, Nash & Franciskato Law Firm, Two Pershing Square, 2300 Main Street, Suite 170, Kansas City, MO 64108-2415  
 cr Ditech Financial LLC as servicer for Wells Fargo B, P.O. Box 6172, Rapid City, SD 57709-6172  
 cr +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 425 Walnut St., Cincinnati, OH 45202-3956  
 cr +Wells Fargo auto, po box 130000, raleigh, NC 27605-1000  
 14938257 +CitiFinancial, Attn: Bankruptcy, 605 Munn Rd, Fort Mill, SC 29715-8421  
 14938260 +Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303  
 14938264 +Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331  
 14938265 +Headway Capital, LLC, 175 West Jaskson Blvd, Suite 1000, Chicago, IL 60604-2863  
 14993874 +LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2807  
 14989950 +Northwest Bank, PO Box 337, Warren PA 16365-0337  
 14938268 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128  
 14938270 +Synchranry Bank /QCard, Attn Bankruptcy, PO Box 965061, Orlando, FL 32896-5061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaрагno@iq7technology.com Jun 15 2019 02:27:59 John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 02:27:02 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14938256 +EDI: CAPITALONE.COM Jun 15 2019 06:03:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14977654 EDI: CAPITALONE.COM Jun 15 2019 06:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14938258 +EDI: WFNNB.COM Jun 15 2019 06:03:00 Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14938259 EDI: WFNNB.COM Jun 15 2019 06:03:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
 14938261 +EDI: RCSFNBMARIN.COM Jun 15 2019 06:03:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14938262 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 02:26:41 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 14938263 +EDI: AMINFOFP.COM Jun 15 2019 06:03:00 First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
 14986338 EDI: RESURGENT.COM Jun 15 2019 06:03:00 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14938266 +E-mail/Text: bk@lendingclub.com Jun 15 2019 02:27:40 LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 14974887 EDI: MERRICKBANK.COM Jun 15 2019 06:03:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14938267 +EDI: MERRICKBANK.COM Jun 15 2019 06:03:00 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 14938269 +EDI: AGFINANCE.COM Jun 15 2019 06:03:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  
 14974797 +EDI: RESURGENT.COM Jun 15 2019 06:03:00 PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14955759 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 02:27:02 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 14972917 EDI: Q3G.COM Jun 15 2019 06:03:00 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
 14938271 +EDI: RMSC.COM Jun 15 2019 06:03:00 Synchranry Bank / Walmart, Attn Bankruptcy, PO Box 965061, Orlando, FL 32896-5061  
 14938272 +EDI: WFFC.COM Jun 15 2019 06:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: mgut  
Form ID: 318

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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC as servicer for Wells Fargo Bank, National Association, not in its individual or banking capacity, but solely as Trustee on behalf of the Lake Country Mortgage Loan Trust 2006-HE1 bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee on behalf of Trustee John C. Melaragno, Trustee johnm@mplegal.com, jmalaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
John C. Melaragno, Trustee johnm@mplegal.com, jmalaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
John Wesley Rowden on behalf of Debtor Marvin Burnett, Sr. jwrowden@yahoo.com, elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com  
John Wesley Rowden on behalf of Joint Debtor Deborah Mae Burnett jwrowden@yahoo.com, elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7